



# 博士学位论文

## DOCTORAL DISSERTATION

论文题目：私房钱：家庭里的权力、亲密关系与隐性财产

（英文）：Private Savings: Power, Intimate Relationship and  
Hidden Property

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（中文）私房钱：家庭里的权力、亲密关系与隐性财产

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（外文）Private Savings: Power, Intimate Relationship  
and Hidden Property

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亲密关系

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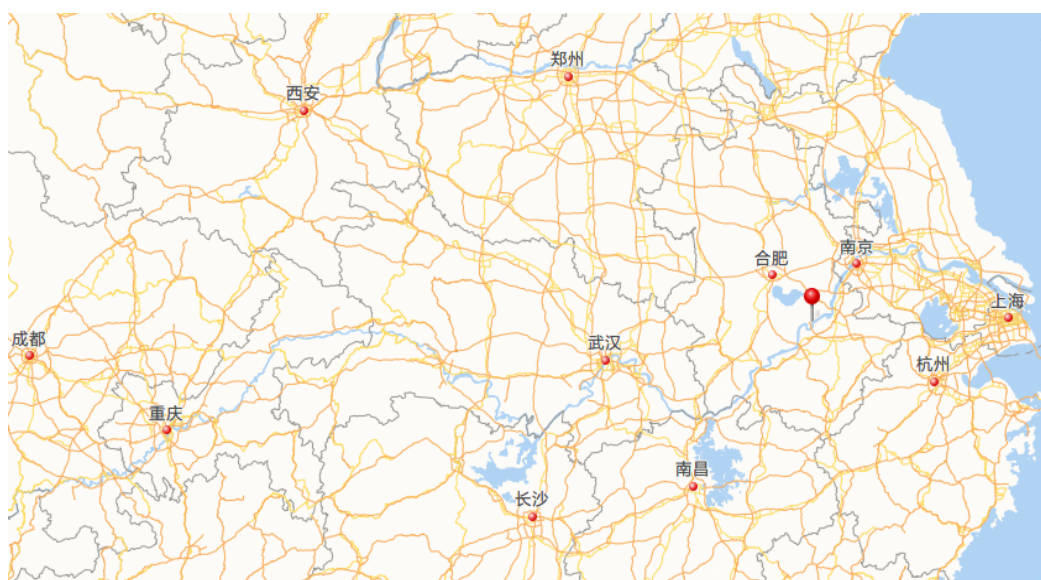
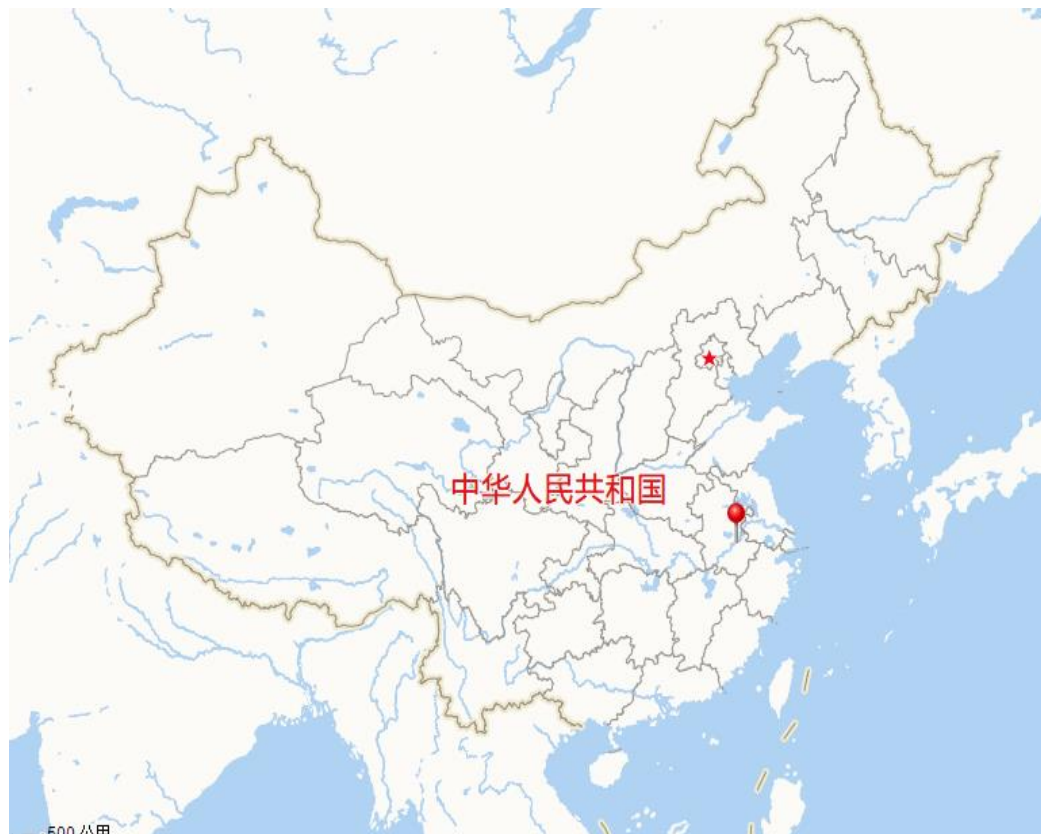
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## 摘要

本论文以私房钱为研究对象，讨论了私房钱的类型、人们存私房钱的主观动机、私房钱产生的因果机制、人们对私房钱的道德体验等议题。研究希望以私房钱为切入点，凸显家庭作为财产管理单位和消费单位的属性，管窥中国农村家庭经济生活的逻辑，把握个体欲望、自由与家庭整体利益之间的张力和整合，并回应当前有关中国家庭变迁的理论议题。

研究以皖江北岸宽源村为田野点，运用访谈法和参与观察法收集村民个人及其家庭经济生活的资料，据此来展开私房钱议题的讨论。

论文第一章说明了要研究的议题，从家庭研究范式、家庭财产两个角度梳理了相关文献，并提出了研究的理论视角。

第二章着重从区域概况、宗族、家庭规模和结构、农业生产、家庭生产和消费介绍了田野点，并对研究方法和研究过程进行了说明。

第三章讨论了私房钱的类型。研究从存私房钱的动机、私房钱的隐秘程度、私房钱的用途三个角度对私房钱的类型进行了分析。从存私房钱的动机来看，私房钱可以分为利己型私房钱和利他（利家）型私房钱，前者主要是满足个人的欲求（为自己存私房钱），后者主要为满足他人利益或者家庭整体的需求（为他人存私房钱）；从私房钱的隐秘程度来看，私房钱可以分为明私和暗私，其中明私是被家庭成员知晓甚至被允许的私房钱，暗私是指隐秘的、不被家庭成员知晓的私房钱；从私房钱的用途来看，私房钱可以分为生存取向的私房钱和奢侈取向的私房钱，前者主要用于满足生计需要，后者主要用于消费娱乐。私房钱的上述分类告诉我们，私房钱存在着诸多维度，不是人们刻板印象认为的那样，私房钱就是不被人知晓的、利己的。

第四章构建了人们存私房钱的动机模型。其中，预防风险和生活自由是人们存私房钱的两个主要动机类型。前者旨在通过存私房钱来预防婚姻风险、生计风险（应急）、养老风险（防老）；后者旨在为个体生活自由提供经济保障。另外，我们特意将赌博、贴补老人作为两类独特的动机进行了分析。在田野调查中，为了赌博而存私房钱的事例极为常见。围绕赌博而产生的压制与反压制体现了个体的欲望满足、生活自由与家庭整体利益之间的张力，而私房钱便是缓解这种张力的手段。至于贴补他人，对于男性和女性有着不同的社会意涵。女性当家管钱，出于子宫家庭利益，对男性赡养父母进行限制和监督，相比之下，无论男性是否当家管钱，女性贴补娘家威胁到核心家庭财产的边界和完整性，受到男性和婆家的严格监控。在此情况下，男性或

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女性需要通过存私房钱来给予核心家庭之外的他人经济上的支持。

第五章对人们存私房钱的行为进行了因果解释,并提出了家庭婚姻的稳定性和家庭经济控制的松紧程度这两个私房钱产生的核心机制。在家庭婚姻的稳定机制方面,亲密关系越和睦、婚姻越稳定、家庭生活越安定,家庭成员存私房钱的可能性越小;反之,亲密关系越紧张、婚姻越不稳定、家庭生活越没保障,家庭成员越有可能通过存私房钱来应对家庭危机、婚姻溃败风险,这体现了一种安全逻辑。在家庭经济控制机制方面,家庭经济控制越紧、越缺少经济自主性,家庭成员越有可能存私房钱,以此为个人欲望的满足、生活的自主化提供经济基础,为个体保留自由空间,这体现了一种自由逻辑。当然,这两个机制之间存在着交互作用,家庭婚姻稳定程度会影响家庭经济控制程度,反过来,家庭经济控制也会影响亲密关系之间的和睦信任。

由于私房钱与家庭经济生活中的权力勾连在一起,沿着家庭经济控制议题,第六章专门以经济收入的控制权为切入点,对家庭经济收入的管理模式进行了讨论。研究将家庭经济收入的控制权分为保管权和支配权,据此构建了家庭经济收入管理的理论模型,并结合田野资料进行了分析。研究表明,夫妻共同做主、妻子做主、丈夫做主以及丈夫妻子各自做主是农村家庭经济收入管理的四种基本类型。家庭经济收入的保管权和支配权的分配模式在很大程度上受到亲密关系的状态、夫妻各自管家的能力和品德因素的影响。研究还发现,在家庭经济生活中,对于谁做主的问题,存在“做小主”与“做大主”的区别。“做小主”涉及日常性的、常规性的事务,做小主的权力是分散的,这不仅有助于降低决策成本,而且使家庭成员具有一定的经济自主性。“做大主”涉及到花费较大、关系家庭经济安全和家庭利益的事务,做大主的权力通常被夫妻共同拥有,也可能被夫妻中的强势一方垄断。另外,作为经济支出的确认和监督方式,对账在家庭经济生活中普遍存在。对账通常显得随意、非正式,以降低对亲密关系的损伤。

第七章讨论了人们对私房钱的态度和评价,揭示人们判断私房钱对错的道德框架。研究发现,村民对私房钱的道德评价不是单向度的否定,而是呈现出明显的道德相对主义。具体而言,他们从私房钱的来源、私房钱的数额、私房钱的用途来评价私房钱是否可以存,另外,家庭经济控制情况和亲密关系状况也是影响他们评价应不应该存私房钱的重要因素。总体上,将白白获得的钱、过日子节省下来的钱存为私房钱更可能被接受;小额度的私房钱更可能被接受;为生计、应急而存私房钱比奢侈取向的私房钱更可能获得正面评价;私房钱用在家内、家庭事务上比用在家外、个人身上更可能被接受;家庭经济控制程度高、经济不自由,存私房钱更能被理解;亲密关系紧张、



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不信任，存私房钱也更能够被接受。值得注意的是，不少存过私房钱的被访者表示，通过私房钱来做一些不被其他家庭成员认可的事情、过一些个人生活，可以在满足个体欲求、达成个人目的的同时避免家庭冲突，不对亲密关系造成损害，所以私房钱对亲密关系的维系也有积极意义。显然，上述影响私房钱道德评价的因素都被包含在“个人/家庭”之间的关系框架下，家庭构成了人们对私房钱进行道德评价的基点。

在第八章结语与讨论部分，论文尝试提出“观念家庭”与“实践家庭”的分析框架。其中“观念家庭”将家庭视为一种强大的观念，这种观念能够被单一的措辞所言说，它强调作为整体的家庭想象和家庭认同，诱使家庭成员感知家庭各个部分在情感、劳动分工、经济资源安排等方面的高度整合，从而导致家庭成员的行为趋同和服从，使家庭整合得以实现。“实践家庭”则将家庭视为一系列松散的碎片化的实践，它既可能强化观念家庭，又可能削弱观念家庭，对整体的观念家庭进行解构，使家庭呈现出异质性、多样性。论文认为，只有从观念和实践的双重视角才能更准确地把握个体/家庭之间的复杂关系。另外，论文指出，中国农村家庭的发展轨迹仍然是“家庭核心化”而非“家庭个体化”，并强调在丈夫挣钱、妻子管钱的结构下，农村女性的家庭经济地位的提​​升缺乏坚实的经济基础。

**关键词：**中国农村家庭；私房钱；权力；亲密关系

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## Abstract

The essay focuses on private savings, analyzes the types of private savings, the motivations of hiding private savings, the causal mechanism of private savings and people's moral experience. From the perspective of private savings, family is treated as property management unit and consumption unit. The essay wants to find practice logic of Chinese rural families' economic life, understands the nervous and integration between individual desire and family benefit, and responses to theories on Chinese family transformation through private savings.

The research conducted field work in a village named Kuanyuan in North shore of the Yangtze River within the territory of Anhui Province. Research used interview and participant observation methods to collect information.

In chapter 1, the essay presents research questions, summarizes relevant literatures from family research paradigm and family property, and puts forward theoretical perspectives.

In chapter2, the essay introduces field from regional general situation, clan, family scale and structure, agriculture production and household production and consumption. Besides, the essay explains research methods and research process.

In Chapter3, the essay analyzes the types of private savings from three dimensions, namely the motivations that people hiding private savings, the secret degree of hiding private savings and the use of private savings. Firstly, private savings can be divided into self-interest private savings and altruism private savings. The former mainly aims to satisfy individual desire; the latter mainly aims to satisfy other's interest or family interest. Secondly, it can be divided into overt private savings and secret private savings from the degree of secret. The former is known and even permitted by family members; the latter is unknown by family members. Thirdly, private savings can be divided into private savings for subsistence and private savings for extravagance. The typology study

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tells us that private savings has many dimensions, which is different from stereotyped image regarding private savings as secret and self-interest.

In chapter 4, the essay constructs motivational model on private savings in four dimensions, which are risk-aversion, free living, gamble and subsidy. Risk-aversion and free living are two principal motivations. Risk-aversion means people hide private savings in order to deal with possible risk, such as marriage crisis, family economic crisis and aging crisis. Free living aims to provide economic basis for living one's own life through private savings. When it comes to gamble, hiding private savings for gamble is common in Kuanyuan village. The suppression and anti-suppression around gamble reflect the nervous between individual desire and family benefit. Private savings is one of the methods to solve the nervous. As for subsidy, it has different cultural meaning between men and women. When women hold the purse strings, they restrict and supervise the money men give to their parents. Men also supervise women's behavior giving money to their parent homes no matter whether they bear the bag, because the behavior threatens boundary and integrity of core family property. In such situation, both men and women need hide private savings to support people who are outside core family.

In chapter 5, the essay discusses the mechanism of private savings. It finds the stability of marriage and the control of family income are two important influence factors. In marriage stability mechanism, the intimate relationship is more harmonious and marriage is more stable, the possibility that family members hide private savings is smaller, otherwise, the possibility is bigger, because family members need to hide private savings to deal with marriage crisis. In family income control mechanism, the control is tighter, the possibility that family members hide private savings is bigger, because they can acquire financially independence and satisfy individual desire with private savings. The two mechanisms also interact with each other.

In chapter 6, the essay talks over family income management model from property right. The research divides family income management authority into income storage authority and incomes allocate authority, and then construct

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theory model on family income management. The research uses the theory model to analyze material from Kuanyuan village. The results show there are four basic types of family income management models in Chinese rural family, namely husband and wife hold on authority together, wife monopolizes authority, husband monopolizes authority, and husband and wife hold on authority independently. How income storage authority and income allocate authority is distributed decided by the state of intimate relationship, husband and wife's manager ability and their morality. The research also finds there is difference between "hold on the small authority" and "hold on the big authority". The former deals with daily affairs, the latter deals with important affairs which relate to family benefit. Besides, as one of methods confirming and supervising economic expenditure, account checking is universal in Chinese rural family. In order to avoid harming intimate relationship, account checking is often informal.

In chapter 7, the essay discusses how people appraise private savings and reveal moral framework that people use in such appraise. The results show that people appraise private savings is not one-dimensional, but is relative. Specifically, private savings' source, amount and use are factors that affect people's judgment. In addition, the state of family financial control and intimate relationship also affect people's judgment. Generally, money obtained in vain and money saved in daily life is more likely to be accepted. Small amount private savings is more likely to be accepted. Private savings for subsistence and meeting the need of emergency are more likely to acquire good appraise than private savings for luxurious. Private savings used inside family and for family are more likely to be accepted than private savings used outside family and for personal affairs. People are more likely to accept private savings hid by people who are financially controlled and people who are in bad intimate relationship. Obviously, those factors are included in binary framework "individual vs. family", and family is the basic point which people stand on to judge private savings.

In chapter 8, the essay puts forward the analysis framework "concept family" and "practice family". "Concept family" views family as a strong concept, which can be described by single course. It emphasizes family image and family identity,

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guides family members to perceive family integration in feeling, division of labor, resource allocate and so on. As a result, family integration is possible. "Practice family" views family as a series of incompact and fragmented practice which not only can strength concept family, but also can weaken concept family. It brings about diversities and differences. The essay points out that only when we comprehend "concept family" and "practice family" can we more truly grasp the complicated relationship between individual and family. In addition, the essay points out that the development direction of Chinese rural family still is centralizing, not individualizing. The essay also emphasizes that women's economic status in Chinese rural family lacks substantial economic basis under the structure of husband earning money and wife holding the purse strings.

**Key words:** Chinese Rural Family; Private Savings; Power; Intimate Relationship